PATENT Customer No. 22,852 Attorney Docket No. 06556.0003-04

disbursement information including at least a disbursement transaction; and

processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

IN THE ABSTRACT:

Please amend the abstract to read as follows:

This disclosure describes a child support payment and child support disbursement system at a processing entity (such as a state disbursement unit or any other commercial, governmental, or other entity), wherein an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to an employer and the employer processes the child support payment and child support disbursement through a processing entity. The processing entity processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. The payment may be made to the processing entity, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

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